CLAIMS

We claim.

1 1. A method for making a monetary gift, comprising:

2   receiving, via a network, a request to make a monetary gift in

3 an amount on behalf of a donor, to a recipient, and an input

4 associated with an electronic greeting card;

5   processing the request and the input to generate the

6 electronic greeting card including a notification of the monetary

7 gift;

8   transmitting, via the network, the electronic greeting card to

9 the recipient; and

10   crediting funds equal to the monetary gift amount to a deposit

11 account associated with the recipient.

1 2. The method of claim 1, wherein the electronic greeting card is

2 transmitted to the recipient at one of 1) a time subsequent to the

3 crediting of the funds to the deposit account associated with the

4 recipient, and 2) a time concurrent with the crediting of the funds

5 to the deposit account associated with the recipient.

1 3. The method of claim 1, wherein:

2   the notification includes a hyper-link; and

3   the funds are credited to the deposit account associated with

4 the recipient subsequent to an activation of the hyper-link.

1 4. The method of claim 3, further comprising:

2   activating the hyper-link; and

3   receiving, via the activated hyper-link, information

4 identifying the recipient;

5   wherein the funds are credited to the deposit account

6 associated with the recipient subsequent to receipt of the

7 information identifying the recipient.

1 5. The method of claim 4, further comprising:

2   processing the received information identifying the recipient

3   to determine if the recipient is a member of an enclosed community

4   prior to the crediting of the funds to the deposit account

5   associated with the recipient; and

6   if it is determined that the recipient is not a member of the

7   enclosed community, transmitting a notice, via the network, to the

8   recipient, that the recipient must become a member of the enclosed

9   community before the funds will be credited to the deposit account

10   associated with the recipient.

1   6.   The method of claim 1, wherein the recipient is a first

2   recipient and the notification includes a hyper-link, further

3   comprising:

4   further transmitting, via the network, the transmitted

5   electronic greeting card to a second recipient;

6   activating the hyper-link in the further transmitted

7   electronic greeting card;

8   receiving, via the activated hyper-link, information

9   identifying a second recipient;

10   processing the information identifying the second recipient to

11   determine if the second recipient is a member of an enclosed

12   community;

13   if it is determined that the second recipient is not a member

14   of the enclosed community, transmitting a notice, via the network,

15   to the second recipient, that the second recipient must become a

16   member of the enclosed community before funds are to be credited to

17   a deposit account associated with the second recipient; and

18   if it is determined that the second recipient is a member of

19   the enclosed community, crediting funds equal to the monetary gift

20   amount to a deposit account associated with the second recipient.

1   7. The method of claim 1, further comprising:

2   debiting an account associated with the donor;

3   wherein the account associated with the donor is debited at

4   one of (1) a time prior to transmitting the electronic greeting

5   card to the recipient, and (2) a time subsequent to an activation

6   of a hyper-link included in the transmitted electronic greeting

7   card.

1   8. The method of claim 1, further comprising:

2   processing the request to determine if the recipient is a

3   member of an enclosed community prior to processing the request and

4   the input to generate the electronic greeting card including a

5   notification of the monetary gift;

6   wherein, if it is determined that the recipient is not a member

7   of the enclosed community, the notification includes a notification

8   that the recipient must become a member of the enclosed community

9   before funds will be credited to the deposit account associated with

10   the recipient.

11   9. The method of claim 1, wherein both the request and the input are

12   received from one of 1) the donor, and 2) an electronic greeting

13   card service.

1   10. The method of claim 1, wherein the request is received from the

2   donor and the input is received from an electronic greeting card

3   service.

1   11. The method of claim 1, further comprising:

2   transmitting, via the network, the electronic greeting card to

3   an electronic greeting card service prior to transmitting the

4   electronic greeting card to the recipient.

1   12. A system for making a monetary gift, comprising:

2   a communications port configured to transmit and receive

3   information via a network;

4   a memory configured to store information associated with

5   monetary gifts; and

6   a processor in communication with the communications port and

7   the memory and configured to (1) receive, from the communications

8   port, a request to make a monetary gift in an amount on behalf of a

9   donor, to a recipient, and an input associated with an electronic

10 greeting card, (2) cause the memory to store the request, (3)
11 process the request and the input to generate the electronic
12 greeting card including a notification of the monetary gift, (4)
13 cause the electronic greeting card to be transmitted to the
14 recipient, and (5) cause funds equal to the monetary gift amount to
15 be credited to a deposit account associated with the recipient.

1   13. The system of claim 12, wherein the processor is further
2   configured to cause the electronic greeting card to be transmitted
3   to the recipient at one of 1) a time subsequent to the crediting of
4   the funds to the deposit account associated with the recipient, and
5   2) a time concurrent with the crediting of the funds to the deposit
6   account associated with the recipient.

1   14.   The system of claim 12, wherein:
2   the notification includes a hyper-link; and
3   the processor is further configured to (1) receive, from the
4   communications port, information indicating an activation of the
5   hyper-link, and (2) cause the funds to be credited to the deposit
6   account associated with the recipient subsequent to receipt of the
7   information indicating an activation of the hyper-link.

1   15.   The system of claim 14, wherein:
2   the processor is further configured to (1) receive, via the
3   activated hyper-link, information identifying the recipient, and (2)
4   cause the funds to be credited to the deposit account associated
5   with the recipient subsequent to receipt of the information
6   identifying the recipient.

1   16. The system of claim 15, wherein:
2   the processor is further configured to (1) process the received
3   information identifying the recipient to determine if the recipient
4   is a member of an enclosed community prior to the crediting of the
5   funds to the deposit account associated with the recipient, and (2)
6   if it is determined that the recipient is not a member of the
7   enclosed community, cause the communications port to transmit a

8   notice to the recipient that the recipient must become a member of

9   the enclosed community before the funds will be credited to the
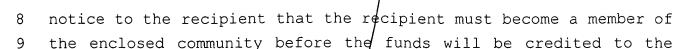
10   deposit account associated with the recipient.

1   17. The system of claim 12, wherein:

2   the recipient is a first recipient;

3   the notification includes a hyper-link; and

4   the processor is further configured to (1) receive, from the

5   communications port via the hyper-link, information identifying a

6   second recipient subsequent to a transmission of the electronic

7   greeting card from the first recipient to the second recipient, and

8   (2) process the information identifying the second recipient to

9   determine if the second recipient is a member of an enclosed

10   community;

11   if it is determined that the second recipient is not a member

12   of the enclosed community, the processor is further configured to

13   cause a notice to be transmitted to the second recipient, via the

14   network, that the second recipient must become a member of the

15   enclosed community before funds will be credited to a deposit

16   account associated with the second recipient; and

17   if it is determined that the second recipient is a member of

18   the enclosed community, the processor is further configured to cause

19   funds equal to the monetary gift amount to be credited to a deposit

20   account associated with the second recipient.

1   18. The system of claim 12, wherein:

2   the processor is further configured to cause funds to be

3   debited from an account associated with the donor; and

4   the account associated with the donor is caused to be debited

5   at one of (1) a time prior to the processor causing the electronic

6   greeting card to be transmitted to the recipient, and (2) a time

7   subsequent to an activation of a hyper-link included in the

8   transmitted electronic greeting card.

1   19. The system of claim 12, wherein:

2   the processor is further configured to process the request to

3 determine if the recipient is a member of an enclosed community
4 prior to processing the request and the input to generate the
5 electronic greeting card including a notification of the monetary
6 gift; and

7   if it is determined that the recipient is not a member of the
8 enclosed community, the notification includes a notification that
9 the recipient must become a member of the enclosed community before
10 funds will be credited to the deposit account associated with the
11 recipient.

1 20. The system of claim 12, wherein both the request and the input
2 are received from one of 1) the donor, and 2) an electronic greeting
3 card service.

1 21. The system of claim 12, wherein the request is received from the
2 donor and the input is received from an electronic greeting card
3 service.

1 22. The system of claim 12, wherein the processor is further
2 configured to transmit, via the network and through the
3 communications port, the electronic greeting card to an electronic
4 greeting card service prior to causing the electronic greeting card
5 to be transmitted to the recipient.

1 23. An article of manufacture for making a monetary gift,
2 comprising:
3   a computer readable medium; and
4   computer programming stored on the medium;
5   wherein the stored computer programming is configured to be
6 readable from the computer readable medium by a computer to thereby
7 cause the computer to operate so as to:
8   receive, via a network, a request to make a monetary gift in
9 an amount on behalf of a donor, to a recipient, and an input
10 associated with an electronic greeting card;
11   process the request and the input to generate the electronic
12 greeting card including a notification of the monetary gift;

13   cause the electronic greeting card to be transmitted, via the
14 network, to the recipient; and
15   cause funds equal to the monetary gift amount to be credited
16 to a deposit account associated with the recipient.
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